

Information to identify the case:			
Debtor 1	Charles Edward Andrews Jr.		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	19-35231-KRH		
	Social Security number or ITIN	xxx-xx-9387	
	EIN	__-____-	
	Social Security number or ITIN	_____	
	EIN	__-____-	
	Date case filed for chapter	13 10/4/19	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Charles Edward Andrews Jr.	
2. All other names used in the last 8 years		
3. Address	5427 Mason Manor Drive Henrico, VA 23223	
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: jkane@kaneandpapa.com
5. Bankruptcy trustee Name and address	Carl M. Bates P. O. Box 1819 Richmond, VA 23218	Contact phone (804) 237-6800 Email: station01@richchap13.com

Debtor **Charles Edward Andrews Jr.**

Case number **19-35231-KRH**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: October 7, 2019</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>November 21, 2019 at 11:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim:</p> <p>A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions:</p> <p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	
		<p>Filing deadline: January 21, 2020</p> <p>Filing deadline: December 13, 2019</p> <p>Filing deadline: April 1, 2020</p> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>

Debtor Charles Edward Andrews Jr.

Case number 19-35231-KRH

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>December 18, 2019 at 11:10 AM,</p> <p>Location: Judge Huennekens – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5000, Richmond, VA 23219</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Manner of Payment of Fees	<p>Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available on Internet @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Charles Edward Andrews, Jr.
 Debtor

Case No. 19-35231-KRH
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7

User: stehlem
 Form ID: 309I

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Oct 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2019.

db
 15052607 +Charles Edward Andrews, Jr., 5427 Mason Manor Drive, Henrico, VA 23223-5858
 15052608 +Access Receivables Management, PO Box 1377, Cockeysville, MD 21030-6377
 15052609 +Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
 15052611 +Allied Cash Advance, 5108 Nine Mile Rd, Richmond, VA 23223-3341
 15052614 +American Webb Loan, c/oGlobal Trust Mang., 4805 W. Laurel St., Tampa, FL 33607-4552
 15052618 +CBE Group, PO Box 2217, Waterloo, IA 50704-2217
 15052620 +FBCS, 330 S Warminster Road Ste 353, Hatboro, PA 19040-3433
 15052621 +Gilliam & Mikula, PLLC, 804 Moorefield Park Drive, Suite 200, Richmond, VA 23236-3671
 15052625 +Henrico County Treasurer, 4301 E Parham Road, Henrico, VA 23228-2745
 15052626 +North American Partners In Ane, P.O. Box 37090, Baltimore, MD 21297-3090
 15052628 +Ortho Virginia, PO Box 35725, Richmond, VA 23235-0725
 15052628 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, PO Box 12903, Norfolk, VA 23541-0000)
 15052627 +PennyMac, Po Box 514387, Los Angeles, CA 90051-4387
 15052629 +Saddlewood Townhomes, 3801 Elfstone Lane, Richmond, VA 23223-1130
 15052633 +TACS, P O Box 31800, Henrico, VA 23294-1800

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: jkane@kaneandpapa.com Oct 08 2019 03:53:21 James E. Kane, Kane & Papa, PC,
 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508
 tr +E-mail/Text: station01@richchap13.com Oct 08 2019 03:54:01 Carl M. Bates, P. O. Box 1819,
 Richmond, VA 23218-1819
 15052610 +EDI: ACBK.COM Oct 08 2019 07:43:00 American Credit Accept, 961 E Main St,
 Spartanburg, SC 29302-2185
 15052612 EDI: BANKAMER2.COM Oct 08 2019 07:33:00 Bank of America, Attn: Bankruptcy, P.O. 15102,
 Wilmington, DE 19886-0000
 15052615 EDI: COMCASTCBLCENT Oct 08 2019 07:33:00 Comcast, Attn: Bankruptcy, PO Box 3012,
 Southeastern, PA 19398-0000
 15052613 +EDI: CAPITALONE.COM Oct 08 2019 07:33:00 Capital One, Attn: Bankruptcy, Po Box 30285,
 Salt Lake City, UT 84130-0285
 15052616 +E-mail/Text: bncnotices@becket-lee.com Oct 08 2019 03:54:47 Conn's HomePlus,
 Attn: Bankruptcy Dept, Po Box 2358, Beaumont, TX 77704-2358
 15052617 +EDI: RCSFNBMARIN.COM Oct 08 2019 07:33:00 Credit One Bank, Attn: Bankruptcy Department,
 Po Box 98873, Las Vegas, NV 89193-8873
 15052617 +E-mail/PDF: creditonebknofications@resurgent.com Oct 08 2019 04:00:40 Credit One Bank,
 Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
 15052619 +EDI: AMINFOFP.COM Oct 08 2019 07:43:00 First PREMIER Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 15052622 EDI: IRS.COM Oct 08 2019 07:33:00 Internal Revenue Service, 400 North 8th Street,
 Richmond, VA 23219-0000
 15052623 +E-mail/Text: mmrgbkb@miramedrg.com Oct 08 2019 03:54:15 Miramed Revenue Group,
 Attn: Bankruptcy, 360 East 22nd Street, Lombard, IL 60148-4924
 15052624 +E-mail/Text: helen.ledford@nrsagency.com Oct 08 2019 03:54:51 Natiowide Recovery Service,
 Attn: Bankruptcy, Po Box 8005, Cleveland, TN 37320-8005
 15052630 +EDI: SWCR.COM Oct 08 2019 07:43:00 Southwest Credit Systems, 4120 International Parkway,
 Suite 1100, Carrollton, TX 75007-1958
 15052631 +E-mail/Text: bankruptcy@speedyinc.com Oct 08 2019 03:53:46 Speedy Cash, PO Box 780408,
 Wichita, KS 67278-0408
 15052632 +E-mail/Text: bankruptycmortgage@suntrust.com Oct 08 2019 03:53:53 Suntrust,
 P.O. Box 27767, Richmond, VA 23261-7767
 15052634 +E-mail/Text: bankruptcydepartment@tsico.com Oct 08 2019 03:54:40 Transworld Sys,
 500 Virginia Dr, Ste 514, Fort Washington, PA 19034-2733
 15052635 +E-mail/Text: bkr@taxva.com Oct 08 2019 03:54:28 Virginia Department of Taxatio,
 PO Box 2369, Richmond, VA 23218-2369

TOTAL: 18

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: stehlem
Form ID: 309I

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Total Noticed: 32

Date Rcvd: Oct 07, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2019 at the address(es) listed below:

Carl M. Bates station01@richchap13.com,
station10@richchap13.com;station03@richchap13.com;station07@richchap13.com;station06@richchap13.com
James E. Kane on behalf of Debtor Charles Edward Andrews, Jr. jkane@kaneandpapa.com,
cmdodd@kaneandpapa.com,legan@kaneandpapa.com;kanejr88258@notify.bestcase.com,
bfrazier@kaneandpapa.com,gwhite@kaneandpapa.com
John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3